



DISASTER NEWS



MISSISSIPPI EMERGENCY MANAGEMENT AGENCY -- FEDERAL EMERGENCY MANAGEMENT AGENCY

FOR IMMEDIATE RELEASE

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**Contacts: Amy Bissell, MEMA, 601-960-9039
(After hours pager, 601-930-2652)**

**Jay Eaker, FEMA, 601-956-1844
(After hours pager, 800-759-8888, PIN# 1071383)**

NOTE TO WEEKLY EDITORS: Federal and state agencies are working in partnership to help Mississippi residents following the recent tornadoes, flooding and severe storms. People dealing with the uncertainties and stresses disasters present often become disoriented and confused. They need simple, easy to understand information, which answers their most basic questions. The following is intended to provide additional information about the disaster recovery process and long-term recovery programs.

FEDERAL/STATE TEAM MAKES DISASTER ASSISTANCE EASY

JACKSON, Miss. December 18, 2001 -- Most federal and state disaster assistance programs are designed to meet emergency needs in the form of disaster grants for immediate housing requirements and emergency repairs. These programs are meant to help people begin their recovery; they are not designed to return people's lives to their pre-disaster conditions.

By contrast, low-interest loans from the U.S. Small Business Administration (SBA) help homeowners, renters and businesses of all sizes begin the long-term recovery process. SBA is the primary source of long-term disaster recovery loans for homeowners, renters, and businesses of all sizes.

Understanding the steps of the federal/state recovery process can help people reduce the confusion brought on by a disaster, sort out the information available, and make the decisions required to begin rebuilding lives.

EMERGENCY RESPONSE

During disasters, emergency services including medical, fire, and evacuation, are provided by local and state first-responders. Short-term emergency needs, such as shelter, food, and clothing, normally are provided through a number of voluntary agencies like the American Red Cross, Salvation Army, and faith-based organizations, among others.

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REGISTERING FOR FEDERAL/STATE DISASTER ASSISTANCE

- The only way to register for federal/state assistance is to call the Federal Emergency Management Agency's (FEMA) toll-free number at **1-800-621-3362** (TTY **1-800-462-7585**). This is the ONLY way to get the recovery process moving!
- You will be asked general information about your income, your insurance and how badly your residence or business was damaged. You should give details about your housing needs.
- You will be given a control number, which will help locate you in the system in the future. Write this number down so you will have it handy at all times.

THE ASSISTANCE PROCESS

- Within a few days, A FEMA inspector will call you to make an appointment to visit your damaged home or apartment.
- The FEMA inspector will come and look at disaster-related damages as they relate to federal and state programs.
- If you qualify for the FEMA disaster-housing program, within approximately one week after your inspection you may get a check and a letter explaining how you may use the check. You may get checks from other programs later.
- This U.S. Government check may be used for rental assistance if your home or apartment is unlivable because of the disaster.
- If you are a homeowner, the check may be a FEMA housing repair grant for essential repairs to make your residence safe, secure and sanitary.
- The housing repair grant is only for essential needs and for primary rooms such as the bedroom, kitchen, and bathroom.
- FEMA cannot replace all you lost, but we can give you a helping hand on the road to recovery. Government disaster assistance covers basic needs only and will not normally compensate individuals for their entire loss. If an individual has insurance, the government may help pay for basic needs not covered under their insurance policy.

THE SBA PROCESS

- The U.S. Small Business Administration (SBA) may send you a loan packet after you make that first call to **1-800-621-3362** (TTY **1-800-462-7585**) to apply. **It is very important to complete this packet and return it.**

- If the SBA determines you cannot repay a loan, your name may then be forwarded for consideration under the Individual and Family Grant Program (IFG). **If you do not fill out and turn in the SBA application, then you cannot be referred to the Individual and Family Grant program, regardless of additional needs.**
- You can receive face-to-face help in filling out the SBA loan packet at an SBA office near you. Currently, there are five temporary disaster loan assistance offices open to assist individuals and businesses. The locations of the offices are: Delta State University, Broom Hall, Room 135, in Cleveland; DeSoto County Department of Human Services, 2725 Highway 51 South, in Hernando; Madison County Department of Human Services, 867 MLK Drive, in Canton; Old South Panola Hospital, 155 Keating Road, Batesville; and Washington County Department of Human Services, 925 Main Street, in Greenville. Hours of operation are Monday through Friday, from 8:00 a.m. to 5:00 p.m. The offices will be closed, however, from 5:00 p.m., Thursday, December 20, to 8:00 a.m., Thursday, December 27, and on Tuesday, January 1, for the holidays.
- A Small Business Administration (SBA) goal is to return you to your pre-disaster condition. The SBA low interest disaster loan is for renters, homeowners, landlords, businesses and non-profit organizations that suffered damage or losses due to the disaster.
- If you are a homeowner, you may qualify to borrow up to \$200,000 for the structure.
- If you are a renter or homeowner you may also qualify to borrow up to \$40,000 for personal property.
- Businesses may qualify to borrow up to \$1.5 million to repair or replace business assets physically damaged by the disaster – including damage to buildings, machinery and equipment, furniture and fixtures, inventory, and other business assets.
- You may borrow up to 20% more to spend on things that will help keep your damage from occurring again.
- Small businesses which were not physically damaged but which suffered economic losses due to the disaster may also be eligible for SBA Economic Injury Disaster Loans (EIDL). These working capital loans provide funds for necessary and ongoing expenses until the business returns to normal.

INDIVIDUAL AND FAMILY GRANT PROGRAM

- The Individual and Family Grant Program (IFG) is administered by the State. Assistance for this program is only for serious unmet needs not covered by other assistance programs, and will not cover all of your lost items.
- You may be considered for the IFG Program if you are denied an SBA loan. Businesses are not eligible for the IFG program.

- All applicants considered for the IFG Program will receive a letter from the State two to three weeks following the referral. This letter will explain the status of your application. If you qualify for the IFG Program, a State check will be enclosed.
- If you have questions after you receive the IFG letter, you should call FEMA's Helpline number.

HELPLINE NUMBER

- After you have registered, the FEMA Helpline, **1-800-621-3362**, (TTY **1-800-462-7585**), is a very useful resource should you have questions about the assistance process, programs available, use of grant money received, or to check on the status of your application. The Helpline is open from 8:00 a.m. to 6:00 p.m., Monday through Saturday.

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